

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Karen Gushue  
Debtor

Case No. 18-11822-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +Karen Gushue, 22 Rose Arbor Lane, Levittown, PA 19055-1413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/Text: ally@ebn.phinsolutions.com Nov 17 2018 02:27:06 Ally Bank,  
serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Karen Gushue brad@sadeklaw.com, bradsadek@gmail.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com

LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency  
bkgroup@kmlawgroup.com

REGINA COHEN on behalf of Creditor Ally Bank rcohen@lavin-law.com, ksweeney@lavin-law.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trusteel3.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : BANKRUPTCY NO. 18-11822(JKF)  
KAREN GUSHUE : CHAPTER 13  
 :  
Debtor : HEARING SCHEDULED FOR  
 : NOVEMBER 14, 2018 AT 9:30 A.M.  
 : UNITED STATES BANKRUPTCY COURT  
 : 900 MARKET STREET  
 : PHILADELPHIA, PENNSYLVANIA 19107

**ORDER GRANTING ALLY BANK  
RELIEF FROM THE AUTOMATIC STAY  
AND CO-DEBTOR RELIEF FROM THE AUTOMATIC STAY  
AND WAIVER OF 14 DAY STAY OF EFFECTIVENESS OF ORDER**

On this 15th day of November, 2018, after notice and hearing it is hereby

ORDERED:

That the automatic stay imposed by 11 U.S.C. §362(a) and 11 U.S.C. §1301(a) as to Ally Bank with respect to the motor vehicle identified as a 2014 Dodge Grand Caravan, VIN: 2C4RDGCGXER250601 (the "Vehicle"); is hereby terminated effective the date of this Order as to the Debtor(s); and

ORDERED that the stay imposed by 11 U.S.C. §1301(c) as to Ally Bank is hereby terminated effective the date of this Order as to the Vehicle and Co-Debtor Mark A. Ancharski; and

IT IS FURTHER ORDERED that this Order shall become effective immediately without regard to Bankr. R. 4001(a)(3). Ally Bank may act immediately upon entry of this Order; and

~~FURTHER ORDERED that Ally Bank may take such actions and seek such remedies as  
are permitted by the Retail Installment Sale Contract, the Pennsylvania Uniform Commercial  
Code and other applicable law with respect to such motor vehicle.~~

FOR THE COURT:



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Jean K. FitzSimon  
United States Bankruptcy Judge

Copies mailed to: See attached service list.

**SERVICE LIST**

Regina Cohen, Esquire  
LAVIN, O'NEIL, CEDRONE & DiSIPIO  
190 North Independence Mall West  
Suite 500  
6<sup>th</sup> and Race Streets  
Philadelphia, PA 19106  
(215) 627-0303

Brad J. Sadek, Esquire  
Sadek and Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107  
(Via ECF Only)

William C. Miller  
Interim Chapter 13 Trustee  
2901 St. Lawrence Avenue  
Suite 100  
Reading, PA 19606  
(Via ECF Only)

United States Trustee  
Office of the U. S. Trustee  
833 Chestnut Street  
Suite 500  
Philadelphia, PA 19107  
(Via ECF Only)

Karen Gushue  
22 Rose Arbor Lane  
Levittown, PA 19055